

Information to identify the case:

Debtor 1	<u>Christopher D. Ginther</u>	Social Security number or ITIN	xxx-xx-9270
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Tiffany L. Ginther</u>	Social Security number or ITIN	xxx-xx-7041
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20440-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher D. Ginther

Tiffany L. Ginther
aka Tiffany L. Taylor

7/12/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher D. Ginther
Tiffany L. Ginther
Debtors

Case No. 23-20440-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 12, 2023

User: admin
Form ID: 318

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher D. Ginther, Tiffany L. Ginther, 7335 Vine Street, Enon Valley, PA 16120-4039
15576036	+ Capital Management Service, LP, Attn: Bankruptcy, PO Box 964, Buffalo, NY 14220-0964
15584298	+ Community Care Pediatrics, Attn: Bankruptcy, 6 Mountain Ledge, Gansevoort, NY 12831-2589
15576053	+ DCM Services, Attn: Bankruptcy, 1550 American Blvd. East, Suite 200, Minneapolis, MN 55425-1116

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 13 2023 04:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2023 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jul 13 2023 04:07:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jul 13 2023 00:21:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Jul 13 2023 04:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15576033	+ Email/Text: bankruptcynotices@aarons.com	Jul 13 2023 00:22:00	Aaron's Sales & Lease, Attn: Legal Dept, 400 Galleria Pkwy SE, Suite 300, Atlanta, GA 30339-3182
15576034	+ EDI: GMACFS.COM	Jul 13 2023 04:07:00	Ally Financial, Incorporated, Attn: Bankruptcy, 500 Woodard Avenue, Detroit, MI 48226-3416
15576035	+ EDI: PHINAMERI.COM	Jul 13 2023 04:07:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15576037	+ EDI: CAPITALONE.COM	Jul 13 2023 04:07:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15576038	^ MEBN	Jul 13 2023 00:11:13	Capital One/Walmart, Po Box 965024, Orlando, FL 32896-5024
15576039	+ EDI: CITICORP.COM	Jul 13 2023 04:07:00	Citibank North America, Citibank SD MC 425, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15576040	+ EDI: CITICORP.COM	Jul 13 2023 04:07:00	Citibank/The Home Depot, Citicorp Credit

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			Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15576041	+ Email/Text: bankruptcy@clearviewfcu.org	Jul 13 2023 00:22:00	Clearview Federal Credit Union, Attn: Bankruptcy, 8805 University Blvd, Moon Twp, PA 15108-4212
15584297	^ MEBN	Jul 13 2023 00:11:19	Collection Servicing Center, PO Box 560, New Kensington, PA 15068-0560
15576042	+ EDI: WFNNB.COM	Jul 13 2023 04:07:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15576043	+ EDI: WFNNB.COM	Jul 13 2023 04:07:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15576044	+ EDI: WFNNB.COM	Jul 13 2023 04:07:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15576045	+ EDI: WFNNB.COM	Jul 13 2023 04:07:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15576046	+ EDI: WFNNB.COM	Jul 13 2023 04:07:00	Comenity Bank/Zales, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15576047	+ EDI: WFNNB.COM	Jul 13 2023 04:07:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15576048	+ EDI: WFNNB.COM	Jul 13 2023 04:07:00	Comenity Capital/Davids Bridal, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15576049	+ EDI: WFNNB.COM	Jul 13 2023 04:07:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15576050	+ EDI: WFNNB.COM	Jul 13 2023 04:07:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15576051	^ MEBN	Jul 13 2023 00:11:23	Community Bank, N.A., Attn: Bankruptcy Dept, Po Box 509, Canton, NY 13617-0509
15576052	+ EDI: CCUSA.COM	Jul 13 2023 04:07:00	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15576056	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 13 2023 00:22:00	Equity Resources, Inc., 1 Corporate Dr, Lake Zurich, IL 60047
15576066	+ EDI: CITICORP.COM	Jul 13 2023 04:07:00	Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15576054	+ EDI: DISCOVER.COM	Jul 13 2023 04:07:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15576055	Email/Text: eis.usbnc@eismgmt.com	Jul 13 2023 00:22:00	EIS Management, Attn: Bankruptcy, PO Box 1398, Reynoldsburg, OH 43068-6398
15576059	Email/Text: collecadminbankruptcy@fnni.com	Jul 13 2023 00:22:00	First National Bank of Omaha, Attn: Bankruptcy, PO Box 3128, Omaha, NE 68103
15576057	+ Email/Text: bankruptcy@firstelectronic.com	Jul 13 2023 00:23:00	First Electronic Bank, Attn: Bankruptcy, PO Box 521271, Salt Lake City, UT 84152-1271
15576058	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 13 2023 00:21:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15576060	+ EDI: PHINGENESIS	Jul 13 2023 04:10:00	Genesis Financial Solutions, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15576062	+ Email/Text: bankruptcy@huntington.com	Jul 13 2023 00:22:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15576061	+ Email/Text: bankruptcy@huntington.com	Jul 13 2023 00:22:00	Huntington National Bank, Attn: Bankruptcy, 41 South High St, Columbus, OH 43215-3406
15576063	+ Email/Text: EBNBKNOT@ford.com		

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		Jul 13 2023 00:22:00	Kia Motors Finance, Attn: Bankruptcy, Po Box 20825, Fountain Valley, CA 92728-0825
15576064	+ Email/Text: PBNCNotifications@perituservices.com	Jul 13 2023 00:21:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15576065	+ Email/Text: bankruptcy@lmmnc.com	Jul 13 2023 00:22:00	Lockhart Morris & Montgomery, Inc., Attn: Bankruptcy, 1401 N Central Expressway, Ste 225, Richardson, TX 75080-4456
15576068	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 13 2023 00:21:00	NMAC, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
15576067	+ EDI: NAVIENTFKASMSERV.COM	Jul 13 2023 04:07:00	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15576069	+ EDI: AGFINANCE.COM	Jul 13 2023 04:07:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15580250	EDI: PENNDEPTREV	Jul 13 2023 04:07:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15580250	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2023 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15576070	+ Email/Text: Bankruptcy@redfcu.org	Jul 13 2023 00:22:00	Redstone Federal Credit Union, Attn: Bankruptcy, 220 Wynn Drive NW, Huntsville, AL 35893-0001
15576071	Email/Text: legalservices12@snaponcredit.com	Jul 13 2023 00:22:00	Snap-on Credit, Attn: Bankruptcy, 950 Technology Way, Suite 301, Libertyville, IL 60048
15576072	^ MEBN	Jul 13 2023 00:10:57	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
15576073	+ EDI: RMSC.COM	Jul 13 2023 04:07:00	Synco/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15576354	+ EDI: RMSC.COM	Jul 13 2023 04:07:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15576075	+ EDI: RMSC.COM	Jul 13 2023 04:07:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15576076	+ EDI: RMSC.COM	Jul 13 2023 04:07:00	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15576077	+ EDI: RMSC.COM	Jul 13 2023 04:07:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15576078	+ EDI: WTRRN BANK.COM	Jul 13 2023 04:07:00	Target, c/o Financial & Retail Services, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15576079	+ EDI: CITICORP.COM	Jul 13 2023 04:07:00	Tractor Supply/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, PO Box 6497, Sioux Falls, SD 57117-6497
15576080	+ Email/Text: bankruptcydepartment@tsico.com	Jul 13 2023 00:23:00	Transworld Systems, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15576081	Email/Text: bankruptcies@uplift.com	Jul 13 2023 00:21:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rodd, Sunnyvale, CA 94085
15576082	+ EDI: VERIZONCOMB.COM	Jul 13 2023 04:07:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
15576083	+ Email/Text: ymfus_bankruptcy@yamaha-motor.com	Jul 13 2023 00:21:00	Yamaha Financial Services, Attn: Bankruptcy, 6555 Katella Avenue, Cypress, CA 90630-5101

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennsylvania Equity Resources, Inc.
15576074		Syncb/walm
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennsylvania Equity Resources Inc. bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfcbis.com;Lyndie@Zeblaw.com
Daniel P. Foster	on behalf of Joint Debtor Tiffany L. Ginther dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Christopher D. Ginther dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7